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Attorney for Creditor,
U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST,
its successors and assigns

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:	§	CASE NO.: 16-44770-mxm13
	§	
CILFREDO GARCES, JR. AND TRACIE MARIE	§	
GARCES	§	
	§	CHAPTER 13
DEBTORS,	§	
	§	
U.S. BANK TRUST NATIONAL ASSOCIATION,	§	
	§	
AS TRUSTEE OF THE IGLOO SERIES III	§	
	§	
TRUST CREDITOR,	§	
	§	

**RESPONSE TO NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY,
NOTICE OF AMOUNT DEEMED NECESSARY TO CURE**

TO ALL PARTIES IN INTEREST AND TO THEIR ATTORNEYS OF RECORD:

U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST, (“**Secured Creditor**”) in the above-entitled Bankruptcy proceeding, hereby submits the following reply to Notice to Deem Mortgage Current or, Alternatively, Notice of Amount Deemed Necessary to Cure (“**Notice**”) filed on May 15, 2018, by the Chapter 13 Trustee, Pam Bassel.

Secured Creditor is entitled to receive payments pursuant to a Promissory Note which matures on April 1, 2031 and is secured by a Deed of Trust on the subject property commonly known as 120 Private Road 3387, Paradise, TX 76073 (the “**Property**”).

Secured Creditor disagrees that the amount remaining necessary to cure and pre-petition home was paid in full and that a total of \$19,605.64 remains in arrearage.

Secured Creditor does not agree that the Debtor, is current post-petition. The Debtor is due for the March 1, 2018 post-petition monthly mortgage payment and all subsequent payments for a total post-petition default as follows:

Date	Payment Amount
05/01/2017	\$1,376.77
06/01/2017	\$1,376.77
07/01/2017	\$1,376.77
08/01/2017	\$1,376.77
09/01/2017	\$1,376.77
10/01/2017	\$1,376.77
11/01/2017	\$1,376.77
12/01/2017	\$1,376.77
01/01/2018	\$1,376.77
02/01/2018	\$1,376.77
03/01/2018	\$1,376.77
04/01/2018	\$1,376.77
05/01/2018	\$1,376.77
06/01/2018	\$1,376.77
07/01/2018	\$1,376.77
Total	\$20,651.55

A true and correct copy of the post-petition mortgage payment history is attached hereto as **Exhibit “A”**.

Respectfully submitted,

/S/ KRISTIN A. ZILBERSTEIN

Kristin A. Zilberstein, Esq.

State Bar No.: 24104960

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COUNSEL FOR SECURED CREDITOR



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
1/1/2017	\$891.94	\$484.83	\$1,376.77	Filed w/ POC NOPC

Loan Information	
Loan #	
Borrower	Cifredo Garces
BK Case #	16-44770
Date Filed	12/4/2016
First Post Petition Due Date	1/1/2017
POC Covers	8/1/15 - 12/7/16

Trustee Pay-All

Date	Amount Rcvd	Late Charges Incurred	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
5/3/2017	\$2,753.54		1/1/2017	8/1/2015	\$1,376.77	\$1,376.77	\$1,376.77		\$1,376.77			\$0.00	\$0.00	
5/3/2017			2/1/2017	9/1/2015	\$0.00			\$1,376.77				\$0.00	\$0.00	
6/2/2017	\$1,376.77		3/1/2017	10/1/2015	\$1,376.77	\$0.00			\$0.00			\$0.00	\$0.00	
8/3/2017	\$2,753.54		4/1/2017	11/1/2015	\$1,376.77	\$1,376.77	\$1,376.77		\$1,376.77			\$0.00	\$0.00	
8/3/2018			5/1/2017	12/1/2015	\$0.00			\$1,376.77	\$0.00			\$0.00	\$0.00	
9/1/2017	\$2,753.54		6/1/2017	1/1/2016	\$1,376.77	\$1,376.77	\$1,376.77		\$1,376.77			\$0.00	\$0.00	
9/1/2017			7/1/2017	2/1/2016	\$0.00			\$1,376.77	\$0.00			\$0.00	\$0.00	
9/6/2017	\$1,693.42		8/1/2017	3/1/2016	\$1,377.77	\$315.65	\$315.65		\$315.65			\$0.00	\$0.00	
10/18/2017	\$1,376.77		9/1/2017	4/1/2016	\$1,376.77	\$0.00			\$315.65			\$0.00	\$0.00	
10/18/2017	\$951.79					\$951.79	\$951.79		\$1,267.44			\$0.00	\$0.00	
2/5/2018	\$5,507.08		10/1/2017	5/1/2016	\$1,376.77	\$4,130.31	\$4,130.31		\$5,397.75			\$0.00	\$0.00	
2/5/2018			11/1/2017	6/1/2016	\$1,376.77	-\$1,376.77		\$1,376.77	\$4,020.98			\$0.00	\$0.00	
2/5/2018			12/1/2017	7/1/2016	\$1,376.77	-\$1,376.77		\$1,376.77	\$2,644.21			\$0.00	\$0.00	
2/5/2018	\$108.33		1/1/2018	8/1/2016	\$1,376.77	-\$1,268.44		\$1,268.44	\$1,375.77			\$0.00	\$0.00	
2/5/2018			2/1/2018	9/1/2016	\$1,376.77	-\$1,376.77		\$1,375.77	\$0.00			\$0.00	\$0.00	
2/5/2018			arrears		\$0.00				\$0.00	\$1,345.89		\$1,345.89	\$1,345.89	
3/2/2018	\$1,376.77		3/1/2018	10/1/2016	\$1,376.77	\$0.00			\$0.00			\$1,345.89	\$1,345.89	
3/2/2018			Arrears		\$0.00				\$0.00	\$2,882.20		\$4,228.09	\$4,228.09	
3/2/2018			PRE payment applied	11/1/2016	\$0.00				\$0.00		\$1,322.12	\$2,905.97	\$4,228.09	
3/2/2018			PRE payment applied	12/1/2016	\$0.00				\$0.00		\$1,322.12	\$1,583.85	\$4,228.09	
3/2/2018			PRE payment applied	1/1/2017	\$0.00				\$0.00		\$1,322.12	\$261.73	\$4,228.09	
3/30/2018	\$1,376.77					\$1,376.77	\$1,376.77		\$1,376.77			\$261.73	\$4,228.09	
3/30/2018			Arrears			\$0.00			\$1,376.77	\$613.79		\$4,841.88	\$4,841.88	
5/4/2018	\$1,376.77					\$1,376.77	\$1,376.77		\$2,753.54			\$875.52	\$4,841.88	
5/4/2018			Arrears			\$0.00			\$2,753.54	\$656.40		\$1,531.92	\$5,498.28	
5/16/2018			4/1/2018	2/1/2017	\$1,376.77	-\$1,376.77		\$1,376.77	\$1,531.92			\$1,531.92	\$5,498.28	
5/16/2018			5/1/2018	3/1/2017	\$1,376.77	-\$1,376.77		\$1,376.77	\$0.00			\$1,531.92	\$5,498.28	
6/29/2018	\$1,376.77		6/1/2018	4/1/2017	\$1,376.77	\$0.00			\$0.00			\$1,531.92	\$5,498.28	
			7/1/2018	5/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				6/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				7/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				8/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				9/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				10/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				11/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				12/1/2017	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				1/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				2/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				3/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				4/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				5/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				6/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
				7/1/2018	\$1,376.77	-\$1,376.77			\$0.00			\$1,531.92	\$5,498.28	
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					\$0.00				\$0.00			\$1,531.92	\$5,498.28	

[illegible]

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Attorney for Creditor
U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS – FT. WORTH DIVISION

In Re:)	CASE NO.: 16-44770-mxm13
)	
Cilfredo Garces, Jr. and Tracie Marie Garces,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On July 12, 2018 I served the following documents described as:

- **RESPONSE TO NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY, NOTICE OF AMOUNT DEEMED NECESSARY TO CURE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Clifredo Garces, Jr. 120 Private Road 3387 Paradise, TX 76073 Consolidated Debtor Tracie Marie Garces 120 Private Road 3387 Paradise, TX 76073 Debtor's Counsel Mark S. Rubin Rubin & Associates, P.C. 13601 Preston Rd, Suite 500E Dallas, TX 75240	Chapter 13 Trustee Pam Bassel 7001 Blvd. 26 Suite 150 North Richland Hills, TX 76180 U.S. Trustee United States Trustee 1100 Commerce Street, Room 976 Dallas, TX 75242
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xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on July 12, 2018 at Santa Ana, California

/s / Ariel Del Pinto
Ariel Del Pinto